

Information to identify the case:

Debtor 1	<u>Amanda Jean Thomas</u>	Social Security number or ITIN	xxx-xx-3920
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21424-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda Jean Thomas
aka Mandy Jean Thomas

8/20/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Amanda Jean Thomas
 Debtor

Case No. 18-21424-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.

db
 14809927 +Amanda Jean Thomas, 303 Lake Front Rd, PO Box 157, Perryopolis, PA 15473-0157
 14810019 +CITI Bank, Capital One, 120 Corporate Blvd, Ste 100, Northfolk, VA 23502-4952
 14809924 +CITI BANK, 500 Summit Lake Drive, STE 400, Valhalla, NY 10595-2321
 14809926 +CITIBANK, 500 Summit Lake DR, STE 4A, Valhalla, NY 10595-2323
 14809926 +Capital One, 120 Corporate Blvd, Suite 100, Northfolk, VA 23502-4952
 14809976 +Chase Corporation, Po box 24696, Columbus, OH 43224-0696
 14809925 +Comenity Bank Retail, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14809984 +David J. Aphaker,, 520 Fellowship Road Suite C306, PO BOX 5496,
 Mt. Laurel, NJ 08054-5496
 14809985 +Fredric Weinberg, 375 E Elm ST Suite 210, Conshohocken, PA 19428-1973
 14809979 +Greentrust, 303 2nd street, Suite 750 South, San Francisco, CA 94107-1366
 14809978 +Home Depot Credit Services, PO Box 790328, ST Louis, MO 63179-0328
 14809987 +Ian Winograd, 508 Prudential Rd, Suite 200-B, Horsham, PA 19044-2309
 14810017 +Matthew Urban, Weltman Weinsburg Reis COLPA, 436 Seventh Ave Suite 2500,
 Pittsburgh, PA 15219-1842
 14809931 +PNC Bank, POB 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 21 2018 02:16:29 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14809977 +EDI: TSYS2.COM Aug 21 2018 06:08:00 Barclays Bank of Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 14809981 +EDI: HFC.COM Aug 21 2018 06:08:00 Best Buy, PO BOX 30253, Salt Lake City, UT 84130-0253
 14809974 +EDI: CITICORP.COM Aug 21 2018 06:08:00 CITICARDS CBNA, POB 6241,
 Sioux Falls, SD 57117-6241
 14809975 +EDI: CHASE.COM Aug 21 2018 06:08:00 Chase/BANK ONE, PO BOX 15298,
 Wilmington, DE 19850-5298
 14809935 +E-mail/Text: electronicbkydocs@nelnet.net Aug 21 2018 02:16:42 DEPT OF ED/NELNET,
 3015 Parker RD, Suite 400, Aurora, CO 80014-2904
 14809982 EDI: DIRECTV.COM Aug 21 2018 06:08:00 Direct TV, PO Box 78626, Phoenix, AZ 85062
 14809934 EDI: DISCOVER.COM Aug 21 2018 06:08:00 Discover, PO Box 15316,
 Wilmington, DE 19850-5316
 14809988 EDI: DISCOVER.COM Aug 21 2018 06:08:00 Discover Bank, 6500 New Albany Rd,
 New Albany, OH 43054
 14809980 +E-mail/Text: collections@greentrustcash.com Aug 21 2018 02:16:51 Green trust, Po box 340,
 Hays, MT 59527-0340
 14809932 +EDI: CBSKOHL'S.COM Aug 21 2018 06:08:00 Kohl's, PO BOX 3115, Milwaukee, WI 53201-3115
 14809933 +EDI: TSYS2.COM Aug 21 2018 06:08:00 Macys, PO BOX 8218, Mason, OH 45040-8218
 14809986 +EDI: MID8.COM Aug 21 2018 06:08:00 Midland Funding LLC, 2365 Northside DR STE 300,
 Sand Diego, CA 92108-2709
 14810018 +E-mail/Text: fnb.bk@fnfg.com Aug 21 2018 02:16:45 PNC Bank, 2 E Main Street,
 Uniontown, PA 15401-3486
 14810888 +EDI: PRA.COM Aug 21 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14809929 +EDI: RMSC.COM Aug 21 2018 06:08:00 SYNCEB/TJX, PO BOX 965015, ORLANDO, FL 32896-5015
 14809930 +EDI: SALLIEMAEBANK.COM Aug 21 2018 06:08:00 Sallie Mae, PO BOX 3229,
 Wilmington, DE 19804-0229
 14809983 +EDI: VERIZONCOMB.COM Aug 21 2018 06:08:00 Verizon, 500 Technology Drive, Suite 550,
 Weldon Spring, MO 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 32

Date Rcvd: Aug 20, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2018 at the address(es) listed below:

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
TOTAL: 2